

Notice of References Cited		Application/Control No.	Applicant(s)/Patent Under Reexamination	
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Examiner		Art Unit		Page 1 of 1
IRENE KANG		3695		

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
	B	US-			
	C	US-			
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FOREIGN PATENT DOCUMENTS

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	N					
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NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
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	V	Timothy Besley, Stephen Coate, and Glenn Loury, The Economics of Rotating Savings and Credit Associations, September 1993, The American Economic Review
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*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.